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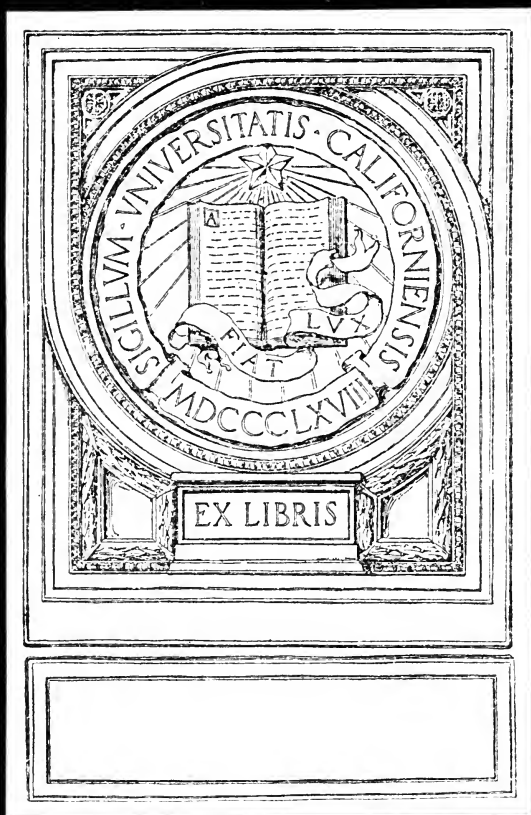
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Betterment of Life Insurance Service

LENGTHENING LIFE THROUGH LEGISLATION

Progress Made in Vital Statistics Registration Laws in 1913

Report of Health Committee
The Association of Life Insurance Presidents

“Reforms are the fruits of painstaking labor and mutual compromise, and of advancing step by step; they do not spring like Minerva full grown from the head of Jupiter.”

—Bismarck

THE ASSOCIATION OF
LIFE INSURANCE PRESIDENTS

Submitted at the Seventh Annual Meeting of
THE ASSOCIATION OF LIFE INSURANCE PRESIDENTS
at New York, December 12, 1913

THE ASSOCIATION OF LIFE INSURANCE PRESIDENTS

1 MADISON AVE., NEW YORK

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COMPANY.....Indianapolis, Ind.
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NEBRASKA.....Lincoln, Neb.
BERKSHIRE LIFE INSURANCE COMPANY.....Pittsfield, Mass.
CANADA LIFE ASSURANCE COMPANY.....Toronto, Canada
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COLUMBIAN NATIONAL LIFE INSURANCE
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THE EQUITABLE LIFE ASSURANCE SOCIETY....New York, N. Y.
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LENGTHENING LIFE THROUGH LEGISLATION

To the Association of Life Insurance Presidents—

Your Health Committee in its report at the annual meeting of the Association, held in December, 1912, made the statement that the most valuable asset of a man, a family or a community, is good health; that diseases which a few years ago constituted well grounded cause for alarm have been brought under subjection by medical science; that such scientific knowledge cannot be advantageously made use of without reliable vital statistics. To that end your Committee recommended that this Association render all the assistance within its power to secure the passage and enforcement of proper and necessary laws for the registration, preservation and compilation of vital statistics, in those states not included within the recognized registration area.

In pursuance of such recommendation, this Association, early in the year, prepared and published a pamphlet entitled "Birth and Death Bookkeeping." This little booklet was prepared under the direction of the staff officers of our Association, and your Committee desires to take this opportunity to commend both the subject matter, and the exceedingly attractive way in which it is presented.

One year ago only twenty-two States were included in the registration area recognized by the Federal Government. A number of the States had adopted the Model Law, although they had not yet been admitted to the registration area. Three States had no vital statistics laws.

The following is a brief summary of the most important vital statistics legislation of the present year:

Bills Introduced but not Passed

- Georgia: Model bill was introduced and passed first and second reading in the House, failing on account of the short session of the Legislature. It is believed that an acceptable bill will be passed next year.
- Illinois: Two bills—the Model Bill and a Committee Bill—were introduced, but as hereinafter stated, neither one became a law.

Iowa: The Model Bill was introduced in the Iowa Legislature with indorsement of the State Board of Health, but was not passed.

South Carolina: A bill was introduced providing for the county system, but failed of passage. It is believed that the Model Bill will be introduced at the next session of the Legislature.

Amendments to Model Law

Kansas: Passed amendments to Model Law providing for a sufficient number of local registrars in rural districts.

Michigan: A slight change was made in the method or condition of payment of physicians and midwives for reporting births.

Minnesota: The law was recast to conform more to the Model Law in regard to responsibility of local registrars, the result being a satisfactory law.

Ohio: The Model Law was amended so as to overcome the difficulty of birth registration resulting from Supreme Court decision.

Washington: The only change was an amendment providing for a sufficient number of local registrars in rural districts.

Passage of Model Law, or a Law under which Necessary Rules and Regulations for Registration may be Adopted

Arkansas: Condensed law providing for the registration of births and deaths, by means of rules and regulations in conformity with the Model Law.

New York: The Model Bill was substituted for the law formerly in effect, with necessary adaptation to the legislative code of the State.

North Carolina: In North Carolina, which has been registering only in municipalities of 500 population, and over, the Model Law providing for registration of births and deaths was passed, although an eleventh hour amendment eliminating the requirement for burial permits except in municipalities of 500 population and over, impairs the efficiency of the Statute.

Tennessee: The Model Law was passed practically in its entire form, only slight adjustments being made to conform to certain State requirements.

By referring to the map in colors printed on the last page of the cover of this Committee's report made at the last annual meeting, and to the report herein contained on legislation in 1913, it will be seen that one-third of those States in the lowest classification of 1912 now have good laws, leaving four States only in this classification toward which the special efforts of this Association and all other associations, societies and individuals believing in and striving for good government, and the good of the governed, should be concentrated. There are still, however, a large number of States outside of the so-called registration area. The mere enacting of a law does not bring a State within the registration area as recognized by the United States Census Bureau. To bring a State within such area the Census Bureau must be convinced that at least 90% of the deaths are correctly reported and recorded.

In speaking of the registration of deaths on the standard certificate of death, approved by the United States Government, it should be remembered that much information is required and furnished outside of the mere fact and date of death; this additional information is of great interest to the community generally, and of special importance to all life insurance companies.

The enactment of good legislation in every State cannot be expected without repeated efforts.

In some instances the failure of desirable legislation has been caused by local factional feeling, or a contest as to who should have the appointment of the necessary registration officers; or the amount of the fees which they should be paid; without any real opposition to the general merits of the proposed law.

More significant than the passage of new laws, has been the advance made in improving and extending laws already upon the statute books. Perhaps the most noticeable example is that of North Carolina, which this year extended registration throughout the entire State. This is significant, because the history of this State shows the result of practical efforts toward securing adequate statistics. The first law in North Carolina was passed in the year 1909, and provided for registration in cities of 1,000 population and over. There registration was a simple matter through the health organizations already in existence. Next, registration was extended to municipalities having a population of from 500 to 1,000. In the passage of both of these bills there was no opposition from those portions of the State not affected. Finally this year, as above stated, a bill was introduced making registration state-wide, and as there was no criticism

or opposition coming from the portions of the State where registration had already been secured and made effective, the actual opposition was reduced to a minimum. Furthermore, there can be no doubt but that the extension of the law was made easier by reason of its success in those places where it had been established already.

There was, however, one disappointing occurrence in connection with the North Carolina legislation this year which spells a warning for the future. At the last moment an amendment was made on the floor of the Legislature, doing away with the requirement of the Model Law for burial permits, except in municipalities of 500 population and over. The friends of the bill opposed the amendment but it was carried by the close vote of 50 to 46. Therefore, this new law does not extend throughout the State the very important requirement of the Model Law for burial permits. It does, however, provide for the general organization of the work, appointment of local registrars and the registration of births. The ever-present possibility of reducing the efficiency of such legislation by such eleventh-hour amendments should lead the friends of adequate vital statistics registration laws to be on their guard every moment until the measures are actually enacted. With the best of intentions such amendments may be very harmful and defeat the purposes of the proposed legislation.

Another interesting fact in connection with the vital statistics law was the passage the present year of the new Health Law in New York State. New York had been recognized as a registration State since 1890; it was one of the leaders in the attempt to secure proper registration of both births and deaths. The opportunity to put the uniform law in New York came this year with the adoption of a new Health Code, and almost as a matter of course such a law was made part of that code. The new code becomes effective January 1, 1914. We wish to emphasize the fact that although New York had what was recognized generally as an excellent registration system, it adopted the present year the Model Law in the interest of greater uniformity. Progress by the way of improvement and extending registration legislation is emphasized also by the amendments to former laws which have been adopted during the past year, as noted above. We are very hopeful that the Model Law will be adopted by the legislatures in at least three of the four States where defeat was the result this year. Bismarck once said:

"Reforms are the fruits of painstaking labor and mutual compromise, and of advancing step by step; they do not spring like Minerva full grown from the head of Jupiter."

Our reference to the very encouraging progress made the present year by way of new legislation, as well as amendments to old laws, should not be understood as a recitation of the things which this Association claims to have accomplished by itself; but rather a record of the progress that has been made through the combined efforts of all organizations interested, and particularly the Bureau of Census and the American Medical Association. We believe, however, that it will be recognized generally that in several instances this Association, as well as the member companies composing it, was able to render substantial assistance.

Thousands of this Association's pamphlet on "Birth and Death Bookkeeping" as well as the report of your last year's Health Committee, entitled "Need for Better Vital Statistics," were distributed widely through those States in which efforts were being made for better laws. Large quantities also of such literature were forwarded by the Association to different persons and organizations in those States, for their own distribution. Willing testimony as to the effectiveness of our efforts was received from many quarters. Dr. W. S. Rankin, Secretary of the State Board of Health of North Carolina, in writing to the president of one of our member companies, after the successful passage of their Model Law, made use of the following language:

"I feel very deeply grateful to the Association of Life Insurance Presidents, particularly your own Company, and yourself, for your cordial and telling co-operation in securing this much needed legislation."

As was suggested in the report of a year ago, through our agents and medical examiners, in not only every county, but in every town of any size, much work of this kind can be accomplished, and at a minimum expense.

Since the year 1909, when this Association first took an active interest in health conservation, and prolongation of human life, it has distributed nearly 200,000 pamphlets bearing on the different phases of those subjects. Included in the above were some 30,000 copies of "Birth and Death Bookkeeping" and 29,000 copies of "Need for Better Vital Statistics." We are informed that requests are coming in still for both of these publications. Recently the Secretary of the

State Board of Health of one of the non-registration States wrote Mr. Cox, our General Counsel and Manager, as follows:

"We are endeavoring to interest the General Assembly in the passage of a bill on birth registration, and I am getting up arguments for a law for registration of births and deaths. Please send me the following monographs—'Birth and Death Bookkeeping,' 'Need for Better Vital Statistics' and 'The Influence of Vital Statistics on Longevity.'"

The following is a list of the various publications and pamphlets which this Association has published on health, sanitation and vital statistics—the authors of some of these monographs are among the best known experts in the country.

Economic Aspect of Lengthening Human Life.
 A Suggestion Concerning the Increased Longevity of Life Insurance Policyholders.
 Proceedings of the Third Annual Meeting, containing four different addresses on health subjects.
 Work of the Federal Government in the Matter of Health Conservation.
 The Organization of a Public Health Militia in the Cause of Preventive Medicine.
 Latent Powers of Life Insurance Companies for the Detection and Prevention of Diseases.
 Movement to Lengthen Life.
 Lengthening Human Life as a Business Proposition.
 Proceedings of the Fourth Annual Meeting, containing four addresses on health subjects.
 Report of Health Committee.
 Work of the Census Bureau in Vital Statistics.
 Fight against Preventable Disease.
 Modern Sanitation.
 The Undeveloped Field in the Life Insurance Business.
 Health Conservation of Policyholders.
 Proceedings of the Fifth Annual Meeting, containing two addresses on health subjects.
 Social Engineer in Field of Public Health.
 Gospel of Health on Wheels.
 Conservation of Human Life.
 Need for Better Vital Statistics.
 The Influence of Vital Statistics on Longevity.
 The Effect of Safe Water Supplies on the Typhoid Fever Rate.
 Proceedings of the Sixth Annual Meeting, containing three addresses on health subjects.
 Birth and Death Bookkeeping.

Copies of these publications and pamphlets, until the issues are exhausted, are furnished on request to any person or association interested in them. In addition to the very wide publicity which has been given by the distribution of these publications themselves, much assistance has been rendered by the trade journals and the daily press generously quoting from or publishing the papers read at our annual meetings.

In Illinois, where legislation was much needed to bring that State within the recognized registration area, we believe that the failure was caused, first, by a misunderstanding as to the merits of two separate bills on that subject; and, secondly, by the unfortunate deadlock in that State over the election of a United States Senator. Both the Association, as such, and our several member companies, took a deep interest in the Illinois situation, and did much work to secure the adoption of the Model Law. The bill passed in the Senate by the large vote of 37 to 4, but was defeated in the House. We believe that the large amount of educational work done during the past year will be helpful toward the passage of the Model Law at the next session of the Legislature, which will be in 1915.

In Georgia, one of the reasons why the Model Law failed of passage was a somewhat sharp conflict between certain local people, which did not in any way concern the merits of the measure.

One of the questions which is sometimes raised in opposition to the adoption of the Model Law, is the fee to be paid registrars. Your Committee feels that where such a question is likely to prove troublesome, that it would be wise to secure the passage of the law, otherwise adequate, and rely on the assistance of the registrars, after they are appointed, to secure adequate compensation for their work. Another difficulty sometimes experienced, is the lack of co-operation, or perhaps it should more properly be described as antagonism, existing between different schools of medicine. This feeling, however, is, we believe, not nearly so pronounced as formerly.

As an indication of the wide-spread interest in the activities of this Association, and the success of its publications, we could quote from many letters received since our last meeting.

A well-known physician in the West writes:

"I am well pleased with this pamphlet ('Birth and Death Book-keeping') and ask if you care to send me a dozen copies to hand to the M.D.s of this county, of which I have the honor to be County Superintendent of Health. I find a number of my medical friends are careless in reporting these statistics to my office, and I am sure a perusal of this pamphlet will put them thinking."

Again he writes:

"The package of 'Birth and Death Bookkeeping' at hand and distributed. Thanks for same. I could use two dozen more should you feel disposed to furnish them. * * * A few copies of 'Need for Better Vital Statistics' would be thankfully received and distributed."

Copies of "Birth and Death Bookkeeping" were also requested by the National Insurance Commission of Dublin, Ireland.

The State Board of Health of Delaware writes:

"Would you kindly let us know what you would charge us for one thousand copies of your 'Birth and Death Bookkeeping'?"

"We wish to dispose of them throughout the State of Delaware, one to each physician, one to each member of the Boards of Health of the towns of the State, one to each undertaker, one to each municipal officer of the State, one to each principal of the schools, and such other individuals as we might believe to be interested in such matters."

A well-known sanitary expert and educator recently wrote requesting a sufficient number of "Need for Better Vital Statistics" to supply each member of his class in Medicine, in a State University, saying:

"This seems to be a rather large order, at the same time I am well acquainted with this pamphlet, and it is peculiarly appropriate to my class of students, etc.

"I think the use of some of these publications in connection with these teaching purposes would be not without its advantages to the Association of Life Insurance Presidents, since it does bring the matter to the attention of medical students in such a way as to strengthen their understanding of the problems with which insurance companies deal, etc."

Our General Counsel and Manager is now in correspondence with the Iowa Federation of Women's Clubs, with reference to the passage of the Model Law in that State at the next session of the Legislature, Florence Brown Sherbon, M.D., chairman of the Committee on Hygiene, under recent date having requested some of our publications for use during the approaching campaign. This correspondence from Iowa is interesting, not only in that it will enable us, we trust, to be of some assistance, but also because it goes to prove what this Association has always believed, namely, that women's clubs, if they will, can play a very important part in securing desirable legislation. We shall watch with interest the approaching contest in Iowa, where failure was met at the last session. A

little later our several companies will be requested to co-operate and assist, so far as possible, through their medical examiners and agents in that State.

We again wish to emphasize the fact that it is our duty, as we conceive it, to work in connection with and supplemental to local organizations and societies, rather than to appear as the leader in all such movements. We believe that this conception of our duty will enable us to accomplish more work, and cause less friction, both of which are desirable.

Your Committee feels that it is not within its province to make any suggestions as to how our several companies shall conduct their own individual business; at the same time it is a pleasure for your Committee to heartily commend the splendid health work which the companies are doing in different ways. Some of our largest companies are spending great sums of money each year for the benefit of their policyholders, and the community generally. We believe that all of our companies are co-operating along the same line, to the extent at least of special publications, or special departments in their regular publications.

Dr. Eugene H. Porter, Commissioner of Health of this State, in an address delivered in Utica at the recent annual conference of the Sanitary Officers of the State of New York, said that in his judgment the time will come when the State, as such, will be called upon to protect its inhabitants against preventable disease, the same as it is required to protect them against any other invasion of their rights; that every local board of health should keep books showing the state of health of the people within its jurisdiction; that every community should be able to tell at all times from the records of its health department, not only the exact state of health of the community, but also how the present conditions compare with those of any other period, as well as to accurately compare local conditions with those in other communities in any part of the State. Dr. Porter said that to make this possible, and to bring local sanitary conditions to a satisfactory state, it was necessary to educate, educate, and again educate the people.

Dr. John Hunter, former State Health Officer for the State of Mississippi, once said that a death from a preventable disease, was a State-wide crime.

A well-known authority has recently suggested that it is an opportune time for the Health Committee of the Association to interest itself in another phase of vital statistics, namely, the regis-

tration of the communicable diseases. No state has at the present time adequate legislation or machinery for collecting of data with reference to the causes of the large number of our preventable deaths. The model bill for reporting morbidity adopted by the Conference of the State Health Officers with the Surgeon General in Minneapolis in June, 1913, should receive the attention of the Health Committee, and its adoption urged at least in one State to try out its provisions. The Association expects to give this subject careful consideration at an early date.

At this present meeting of our Association, papers have been read by Dr. Rupert Blue, Surgeon-General of the United States Public Health Service, on "The Needed Reforms in Sanitary Administration," by Dr. Victor C. Vaughan, Dean, Department of Medicine and Surgery, University of Michigan, Ann Arbor, Mich., and President of the American Medical Association, on "The Doctor's Dream," and by Prof. William T. Sedgwick, of the Massachusetts Institute of Technology, on "The Public Health Movement—To-day and To-morrow."

We recommend the publication of these papers in pamphlet form, that they may be used in connection with this Association's work for the conservation of human life.

We also renew our recommendation of a year ago, that the Association give such assistance as lies within its power to the passage and enforcement of proper and necessary laws for the registration, preservation and compilation of vital statistics, and that a reasonable sum of money be expended for such purposes.

F. W. JENKINS, *Chairman*,
President, Security Mutual Life Insurance
Company, Binghamton, N. Y.

J. R. CLARK,
President, Union Central Life Insurance
Company, Cincinnati, Ohio.

W. F. DIX,
Secretary, The Mutual Life Insurance
Company, New York City.

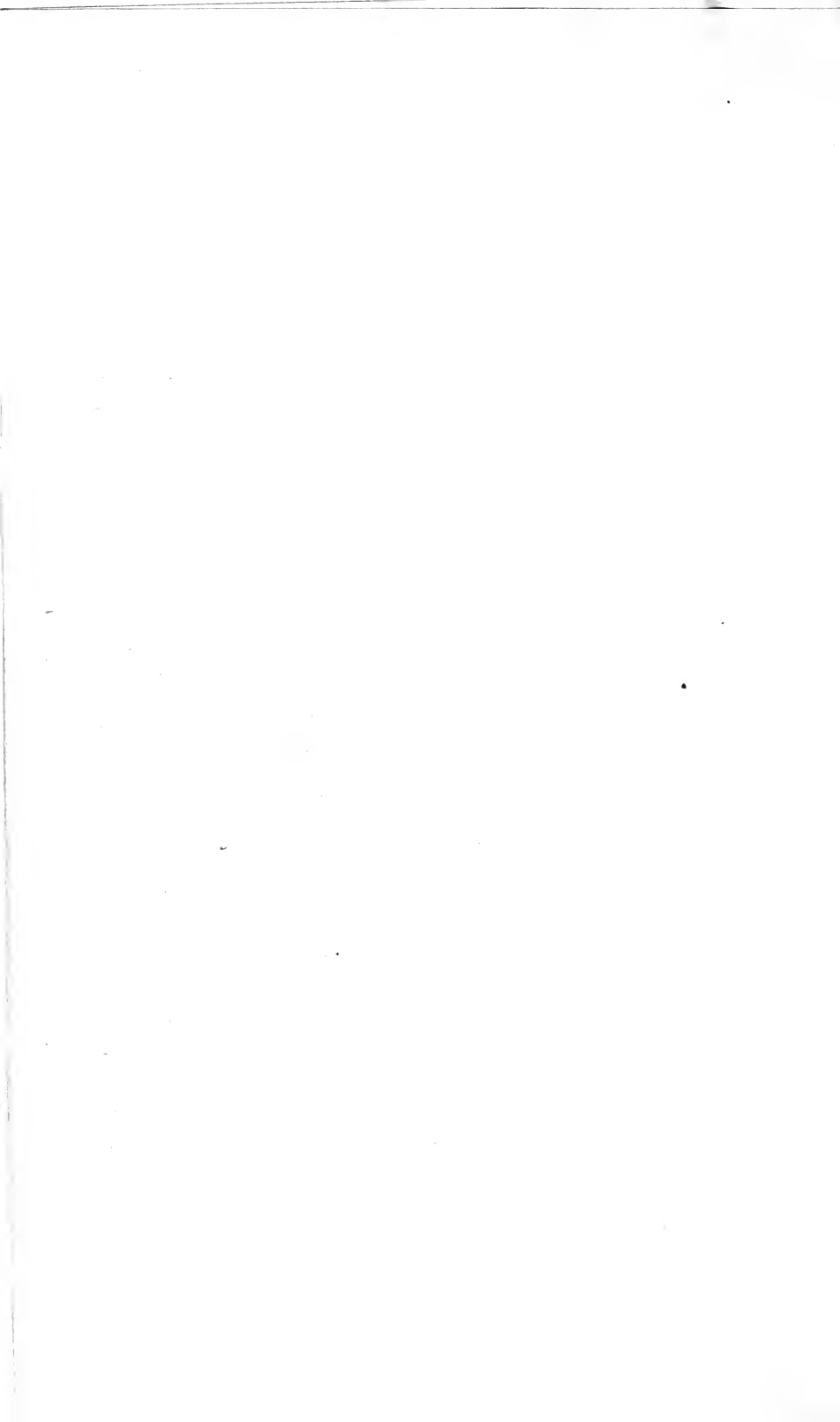
J. L. ENGLISH,
Vice-President, Ætna Life Insurance
Company, Hartford, Conn.

JOHN K. GORE,
Vice-President and Actuary, The Pru-
dential Insurance Co., Newark, N. J.

DR. A. S. KNIGHT,
Medical Director, Metropolitan Life
Insurance Company, New York City.

EDGAR S. SCOTT,
President, Franklin Life Insurance
Company, Springfield, Ill.

Dated December 12, 1913.



PUBLICATIONS OF
THE ASSOCIATION OF LIFE INSURANCE PRESIDENTS

Taxation

- Injustice and Inequality of Life Insurance Taxation. Report of Committee Adopted by National Convention of Insurance Commissioners. August, 1908.
- Taxation of Life Insurance in the United States. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. October, 1908.
- Taxation of Life Insurance in the United States. By John F. Dryden. December, 1908.
- Life Insurance Taxation and Legislation. By Haley Fiske, Vice-President, Metropolitan Life Insurance Company. February, 1909.
- The Impropriety of Taxing Returns to Life Insurance Policyholders. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. February, 1909.
- Life Insurance Taxation. By William J. Graham, Vice-President and Actuary, Northwestern National Life Insurance Company. January, 1910.
- Some Obstacles which Delay the Reform of Life Insurance Taxation. By Thomas Sewall Adams, Ph.D., Professor of Political Economy, Washington University. December, 1910.
- Injustice of Taxation. By Frederic William Jenkins, President, Security Mutual Life Insurance Company. December, 1911.

Investments

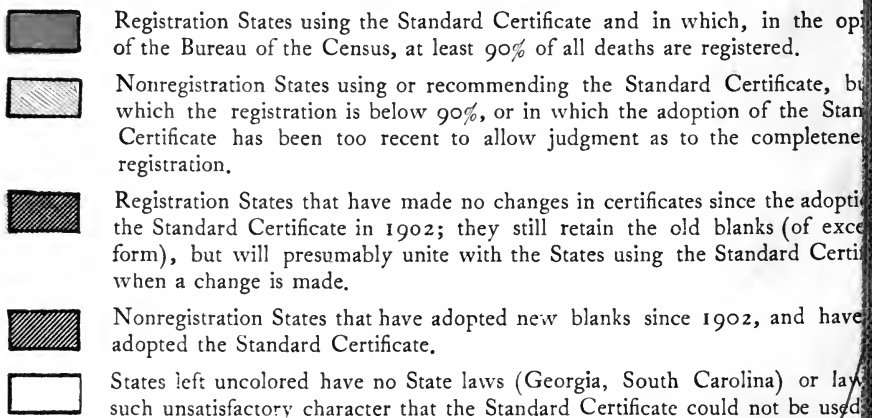
- Compulsory Investment Legislation. By Grover Cleveland. March, 1907.
- The Amortization Plan of Valuing Fixed Term Securities. By J. J. Brinkerhoff, Secretary of National Convention of Insurance Commissioners and Actuary Insurance Department of State of Illinois. August, 1908.
- The People's Investments. By James Laurence Laughlin, Ph.D., Professor of Political Economy, The University of Chicago. December, 1910.
- A Trial Test of Compulsory Investment Legislation. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. May, 1912.
- The Call for Investments. By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. July, 1912.
- The Sacredness of Trusteeship in the Investment of Life Insurance Funds. By George E. Ide, President, Home Life Insurance Company. December, 1912.
- Railroad Securities Should be Treated as Local Investments for Life Insurance Companies. By Walker D. Hines, Chairman Executive Committee, Atchison, Topeka and Santa Fe Railway. December, 1912.
- Forty-Six Years' Experience with Farm Loans. By Jesse Redman Clark, President, Union Central Life Insurance Company. December, 1912.

Miscellaneous

- Modern Co-operative Methods to Meet Modern Tendencies of Government Control. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. October, 1910.
- The By-Products of Life Insurance. By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. March, 1912.
- Group Insurance—Its Aims and Its Field. By William A. Day, President, Equitable Life Assurance Society. December, 1913.
- The Ultimate Effect of an Unrestricted Right to Borrow on Life Insurance Policies. By Arthur E. Childs, President, Columbian National Life Insurance Company. December, 1913.

Copies of any of above will be mailed upon request.

(Prepared by Association of Life Insurance Presidents from data furnished by the Bureau of the Census Department of Commerce and Labor.)



Prior to the use of the standard blank no two States (and hardly any cities) in the United States had the same forms. No uniform instructions could be given, and exact comparability of returns was impossible.

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